

Information to identify the case:

Debtor 1	Carmen J. Friedman	Social Security number or ITIN	xxx-xx-0487
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-24814-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carmen J. Friedman
aka Carmen Bernier-Friedman

9/10/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carmen J. Friedman
Debtor

Case No. 16-24814-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Sep 10, 2021

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2021:

Recip ID	Recipient Name and Address
db	+ Carmen J. Friedman, 13 Jefferson Ave, Marlton, NJ 08053-2912
cr	+ BSI Financial Services Inc., 314 S. Franklin Street, Titusville, PA 16354-2168
cr	+ Specialized Loan Servicing LLC, as servicer for FV, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
518396004	+ BSI Financial Services, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
518396005	+ BSI Financial Services, c/o BSI Financial Services, 1425 Greenway Drive, Ste 400, Irving, TX 75038, BSI Financial Services c/o BSI Financial Services 75038-2480
516319690	+ Debt Recovery Solution, Attention: Bankruptcy, 6800 Jericho Turnpike Ste 113e, Syosset, NY 11791-4401
516419524	+ FV-I, Inc. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518927692	+ Hasbani & Light P.C., Danielle P. Light, Esq., 450 Seventh Ave. Suite 1408, New York, New York 10123-1408
516319694	+ Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816
516319695	+ Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318
516988769	Round Point Mortgage Servicing Corporation, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
516524607	+ RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
518917762	+ Servis One, Inc. dba BSI Financial Services, c/o BSI Financial Services, 1425 Greenway Drive, #400, Irving, TX 75038-2480
518917763	+ Servis One, Inc. dba BSI Financial Services, c/o BSI Financial Services, 1425 Greenway Drive, #400, Irving, TX 75038, Servis One, Inc. dba BSI Financial Servi c/o BSI Financial Services 75038-2480
517553463	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517553464	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
516319697	+ Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 10 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 10 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516339224	EDI: AIS.COM	Sep 11 2021 00:28:00	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
516505216	EDI: BL-BECKET.COM	Sep 11 2021 00:28:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516319688	+ EDI: COMCASTCBLCENT	Sep 11 2021 00:28:00	Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600
516319689	+ Email/Text: bankruptcy@credencerm.com	Sep 10 2021 20:29:00	Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300
516319692	+ Email/Text: bknotice@ercbpo.com	Sep 10 2021 20:29:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412

District/off: 0312-1

User: admin

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516319693	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 10 2021 20:29:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516319698	EDI: AISTMBL.COM	Sep 11 2021 00:28:00	TMobile, PO Box 742596, Cincinnati, OH 45274
516319699	+ EDI: WTRRN BANK.COM	Sep 11 2021 00:28:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
516319700	+ EDI: VERIZONCOMB.COM	Sep 11 2021 00:28:00	Verizon, 500 Technology Dr Ste 30, Saint Charles, MO 63304-2225
516319702	+ EDI: CITICORP.COM	Sep 11 2021 00:28:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
516333154	EDI: WFFC.COM	Sep 11 2021 00:28:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
516319703	+ EDI: WFFC.COM	Sep 11 2021 00:28:00	Wells Fargo Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516319691	*+	Debt Recovery Solution, Attention: Bankruptcy, 6800 Jericho Turnpike Ste 113e, Syosset, NY 11791-4401
516319701	*+	Verizon, 500 Technology Dr Ste 30, Saint Charles, MO 63304-2225
516319696	##+	Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2021 at the address(es) listed below:

Name	Email Address
Danielle Paula Light	on behalf of Creditor BSI Financial Services Inc. dlight@hasbanilight.com
Denise E. Carlon	on behalf of Creditor Round Point Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francesca Ann Arcure	on behalf of Creditor Specialized Loan Servicing LLC as servicer for FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Isabel C. Balboa	on behalf of Creditor BSI Financial Services Inc. ecfmail@standingtrustee.com summarymail@standingtrustee.com

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Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor Round Point Mortgage Servicing Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Lee Martin Perlman

on behalf of Debtor Carmen J. Friedman ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Sherri Jennifer Smith

on behalf of Creditor BSI Financial Services Inc. ssmith@pincuslaw.com brausch@pincuslaw.com

TOTAL: 9